

**I CLAIM:**

1. An on-line method of paying funds from a first party to a second party in accordance with a statement detailing an amount owed, comprising:
  - 5 the first party receiving said statement, on paper, by conventional mail;
  - the first party presenting at least a portion of said paper to an optical sensor; and
  - processing data from said optical sensor, including displaying a page of electronic information related to said statement on a screen of a data terminal.
- 10 2. The method of claim 1 wherein said page of electronic information permits the first party to authorize electronic disbursement of said funds to said second party.
3. The method of claim 1 that further includes printing a check on a printer associated with the first party, for payment of said statement, without manually entering  
15 the payee on the check.
4. The method of claim 1 wherein the statement becomes ineffective in leading to said page of electronic information after the passage of a predetermined period, so as to prevent discarded statements from being used by unauthorized persons to gain access to  
20 said page of electronic information.
5. A computer storage medium having instructions thereon causing a computer to perform the processing of claim 1.
- 25 6. A method for accessing on-line account information corresponding to a bank or other commercial account, comprising presenting a printed account statement, received by conventional mail, to an optical sensor.

7. A method comprising:  
presenting a printed account statement, received by conventional mail, to an  
optical sensor; and  
in response thereto, loading an Internet web page having electronic information  
5 corresponding to said account.

8. The method of claim 7 wherein the account is a utility account.

9. The method of claim 7 wherein the account is a bank account.

10 *10/22*  
10. An invoice having a machine readable indicia thereon, said indicia  
representing plural bits of binary data, said indicia being generally un-intelligible to  
human observers thereof, the binary data represented by said indicia serving to indicate  
an on-line computer address associated with said invoice.

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11. The invoice of claim 10 wherein the indicia includes an identifier that is  
associated with said on-line computer address through a database record.

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12. The invoice of claim 10 wherein the binary data represents said on-line  
computer address.

13. The invoice of claim 10 wherein said indicia comprises a steganographic  
digital watermark.

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14. The invoice of claim 10 wherein said indicia comprises a barcode.

15. A checking account statement having a machine readable indicia thereon, said indicia representing plural bits of binary data, said indicia being generally unintelligible to human observers thereof, the binary data represented by said indicia serving to indicate an on-line computer address associated with said checking account statement.

16. A printed check having a steganographic digital watermark encoded thereon, said watermark representing plural bits of binary data, the binary data represented by said watermark serving to indicate an on-line computer address associated with said check.

17. A computer storage medium having an electronic checkbook software program stored thereon, wherein said program incorporates, or cooperates with, software instructions that process image data to extract a steganographically-encode watermark payload therefrom.

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